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September 17, 2020

Clerk
U.S. Bankruptcy Court
PO Box 1352
Newark, NJ 07101-1352

Re: Carlos Chirino, Debtor
17-13630 JKS
Chapter 13
Proceeding: Motion Relating to Final Cure

To whom it may concern:

Please accept this letter as the Debtor's response to the papers filed by the lender. The Debtor does not dispute the response and takes no position at this time.

Very truly yours,
HERBERT B. RAYMOND
HERBERT B. RAYMOND, ESQ.